

M&G Affordable Living RP Ltd

2025/26 Board Response to Tenant Satisfaction

Measures and Complaints Performance

September 2026



Statement

- 1.1 At M&G Affordable Living RP Ltd ("MAL"), our key objective remains to deliver high-quality housing and property management services to our customers.
- 1.2 We have considered the 2025/26 Complaints Performance and Improvement Report and welcome the continued focus on complaint handling, customer feedback and organisational learning across the portfolio. We recognise that complaints provide an important source of insight into customers' experiences and help identify areas where services can be improved.
- 1.3 We note that while performance against statutory health and safety requirements remains strong, customer satisfaction measures present a mixed picture. We are encouraged by improvements in residents' perceptions that MAL listens to their views, keeps them informed and responds to anti-social behaviour. However, we recognise that overall satisfaction and satisfaction with complaints handling have reduced and further work is required to improve residents' experiences of our services.
- 1.4 We note that satisfaction with overall services, complaint handling and perceptions of home safety have reduced compared with the previous year. Whilst a number of perception measures improved, these results demonstrate that further improvements in service delivery are required. We are encouraged by improvements in resident perceptions regarding communication, listening to feedback and the handling of anti-social behaviour, indicating that recent engagement and service improvement initiatives are beginning to have a positive impact. We are disappointed about the declines in some areas, and reconfirm our intention to work with our managing agents to improve our overall performance to benefit our residents.
- 1.5 During 2025/26, MAL's portfolio increased from 1,692 homes to 1,880 homes, including the acquisition of 92 general needs homes. Against this backdrop, MAL received 88 Stage 1 complaints and 34 Stage 2 complaints. Whilst complaint volumes increased compared with 2024/25, the Board notes that overall response performance remained strong, with 93.2% of Stage 1 complaints and 97.1% of Stage 2 complaints responded to within the timescales set out in the Housing Ombudsman's Complaint Handling Code.
- 1.6 We acknowledge that the increase in Stage 2 complaints indicates that more customers felt the need to escalate their concerns. Whilst some increase may be expected as customers become more aware of their rights and access to complaints processes, the Board expects MAL and its managing partners to continue strengthening first-stage resolution and ensuring that complaints are resolved promptly and effectively whenever possible.
- 1.7 We have reviewed the main themes emerging from complaints during the year, including repairs, service charges, neighbourhood and estate management, building safety, leasehold services, resales, staircasing and improvement requests. Particular attention will continue to be given to complaints relating to repairs and maintenance services, which remain a significant source of customer dissatisfaction.

- 1.8 We welcome the progress made against the 2024/25 improvement actions. We note that managing agents have continued to strengthen complaints governance arrangements, improve performance monitoring, embed learning from complaints and implement service improvements informed by customer feedback. In particular, improvements have been made in complaint analysis, staff training, customer communication, case reviews and performance reporting.
- 1.9 We have also reviewed the Housing Ombudsman determination relating to complaint handling by Hyde Housing. Whilst the case related to Hyde's management of the complaint and not MAL directly, the Board recognises the importance of learning from the findings and ensuring that lessons are embedded across all housing management arrangements. We expect all managing partners to maintain high standards of complaint investigation, communication, record keeping and oversight.
- 1.10 During the year, Hyde completed its final year as managing agent for part of the portfolio. The Board would like to acknowledge Hyde's support during the transition period and notes the work undertaken to improve complaint handling and organisational learning. Following Hyde's departure on 31 March 2026, Pinnacle Group assumed responsibility as principal housing manager on behalf of MAL from 1 April 2026. We believe this new arrangement will provide clearer accountability, improved oversight and stronger consistency in service delivery and complaint management across the portfolio. We expect the introduction of Pinnacle as principal housing manager, alongside strengthened complaints oversight and performance monitoring, to contribute to improvements in customer satisfaction over the coming year.
- 1.11 Looking ahead, we have endorsed a series of improvement actions for 2026/27. These include strengthening first-stage complaint resolution, implementing the E-Case complaints management system, improving analysis of complaint themes and trends, enhancing customer awareness of complaints processes and ensuring that learning from complaints is translated into tangible service improvements. We will continue to monitor performance closely and hold our managing partners to account for delivering these commitments.
- 1.12 We remain committed to maintaining a positive complaints culture in which feedback is welcomed, lessons are learned and services continuously improve for the benefit of customers. We will continue to publish information about complaints performance, improvement activities and our response to complaint handling performance to ensure transparency and accountability.
- 1.13 We are satisfied that the improvement actions identified in the 2024/25 report have either been delivered or substantially progressed. Evidence provided by managing agents demonstrates improvements in governance, complaint monitoring, customer communications, learning from complaints and performance reporting. The Board is satisfied that appropriate arrangements are in place to build upon these improvements under the new management arrangements introduced in 2026/27 and will continue to monitor delivery through regular performance reporting and assurance activity.

Progress against 2024/25 Improvement Actions

- 1.14 Over the last 12 months, MAL continued to work with managing agents to increase opportunities for customers to raise complaints, including raising them directly with MAL through our website. We have regularly reviewed our managing agents complaints improvement plans to ensure they are

specifically tailored to shared ownership customers. The managing agents have produced reports that have been consolidated to this portfolio-level report.

- 1.15 CHP and PPHA have demonstrated that improvement actions from 2024/25 have been implemented and embedded within operational management processes. PPHA has particularly strengthened customer engagement, complaints learning and compliance oversight, while CHP has established a robust KPI and assurance framework and maintained strong complaint-handling performance.
- 1.16 Savills has implemented a structured operational performance framework across complaints, resales and staircasing activity. During the period Savills maintained low complaint volumes, completed a number of resale and staircasing transactions, introduced enhanced transaction tracking, improved customer engagement through the customer portal and Stairpay promotion, and maintained compliance across key health and safety obligations.
- 1.17 In their last year as a managing agent, Hyde largely delivered the qualitative elements of its 2024/25 complaints improvement plan, embedding complaint learning, undertaking case reviews, applying lessons from Ombudsman decisions, strengthening customer communications and maintaining structured performance reporting. Complaints were increasingly used to drive service improvements across repairs, service charges, estate services, ASB and customer engagement. During 2025/26, Hyde further enhanced its complaints management arrangements through improved governance and performance oversight, including live complaint dashboards, trend analysis and regular review by senior management and the Member Responsible for Complaints. Learning was embedded through formal case review processes, dedicated monitoring of complaint commitments and strengthened staff training, alongside improvements in recording vulnerabilities and reasonable adjustments, managing third-party complaints and introducing customer-focused performance measures to support better service delivery and complaint resolution outcomes.
- 1.18 Following Hyde's departure as managing agent on 31 March 2026, Pinnacle assumed responsibility and presented a detailed mobilisation plan to support the transition and continuation of service improvements.

Performance summary

- 1.19 A critical part of measuring the performance of the Company against its objective of delivering quality services and positive outcomes for residents is understanding the experiences and views of our customers. Continued engagement through Tenant Satisfaction Measures (TSMs), complaints monitoring and resident feedback provides valuable insight into service performance and areas requiring improvements.
- 1.20 The Regulator of Social Housing's TSMs remain a key component of the consumer regulation framework, providing a consistent mechanism for assessing how well social landlords deliver services and maintain homes. As the Company's portfolio has continued to grow, resident feedback has become increasingly important in helping us understand customer experiences across a diverse range of homes and managing partners.
- 1.21 The Company's housing portfolio increased from 1,692 homes at 1 April 2025 to 1,880 homes at 31 March 2026. This growth provides a broader resident base from which to assess customer satisfaction and service performance and enables more meaningful comparison of outcomes

across our managing partners. Selected 2025/26 Tenant Satisfaction Measures and complaints performance indicators are shown below.

		2024/25	2025/26	Variance
Building Safety				
BS01	Proportion of homes for which all required gas safety checks have been carried out.	100%	100%	0
BS02	Proportion of homes for which all required fire risk assessments have been carried out.	100%	100%	0
BS03	Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	0	0	0
BS04	Proportion of homes for which all required legionella risk assessments have been carried out.	100%	100%	0
BS05	Proportion of homes for which all required communal passenger lift safety checks have been carried out.	100%	100%	0
Q4b Anti-social Behaviour				
NM01 (1)	Number of anti-social behaviour cases opened per 1,000 homes.	5.7	13.3	+7.6
NM01 (2)	Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes.	0	0	0
Q4d Complaints				
CH01 (1)	Number of stage one complaints received per 1,000 homes.	45.5	46.8	+1.3
CH01 (2)	Number of stage two complaints received per 1,000 homes.	14	18.1	+4.1
CH02 (1)	Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	94.8	93.2	-1.6
CH02 (2)	Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	100	97.1	-2.9
Q4e Tenant perception measures				
TP01	Proportion of respondents who report that they are satisfied with the overall service from their landlord	45.4	42.8	-2.6
TP05	Proportion of respondents who report that they are satisfied that their home is safe	69.3	62.4	-6.9
TP06	Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them	30.1	38.8	+8.7
TP07	Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them	46.4	52.2	+5.8
TP08	Proportion of respondents who report that they agree their landlord treats them fairly and with respect	52.8	50.5	-2.3
TP09	Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling	21.6	16.8	-4.8
TP10	Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained	44.1	41.3	-2.8
TP11	Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood	25.5	29.8	+4.3

		2024/25	2025/26	Variance
TP12	Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour	24.0	31.3	+7.3

- 1.22 The number of reported anti-social behaviour cases increased during the year from 5.7 to 13.3 cases per 1,000 homes. Whilst no hate-related incidents were reported, we continue to work with our managing partners to ensure residents are supported appropriately and that anti-social behaviour is addressed promptly and effectively.
- 1.23 We remain committed to working closely with our managing partners to understand the issues identified through resident feedback and to implement targeted service improvement plans. Complaints, alongside resident survey responses, continue to provide an important source of intelligence regarding service quality and resident priorities.
- 1.24 During 2025/26, the Company received 88 Stage 1 complaints and 34 Stage 2 complaints. Whilst complaint volumes increased compared with the previous year, the Company's housing portfolio also increased during the period. As a result, complaint rates per 1,000 homes remained relatively stable at Stage 1, increasing only marginally from 45.5 to 46.8 complaints per 1,000 homes.
- 1.25 Performance against the Housing Ombudsman's Complaint Handling Code remained strong, with 93.2% of Stage 1 complaints and 97.1% of Stage 2 complaints responded to within the required timescales. Although this represents a slight reduction from the previous year, overall compliance remains high and we continue to work with managing partners to ensure complaints are responded to promptly and effectively.
- 1.26 The principal complaint themes reported during the year included repairs, service charge costs, neighbourhood and estates management, building safety, leasehold services, resales, staircasing and home improvement requests. These themes continue to shape the Company's improvement priorities and inform discussions with managing partners regarding service delivery and performance.
- 1.27 One complaint was referred to the Housing Ombudsman during the year. The case related to complaint handling by Hyde Housing and resulted in a maladministration finding, with compensation of £600 awarded to the resident. The lessons learned from this case have been shared with the relevant managing partner and have reinforced the importance of timely communication, thorough complaint investigation and effective oversight of complaint handling arrangements.
- 1.28 Since 1 April 2026, the Company has appointed Pinnacle Group as principal housing manager for the portfolio. This new arrangement is intended to strengthen oversight of housing management services, improve consistency in complaint handling and provide clearer accountability for customers. Pinnacle will support the Company in monitoring performance, identifying recurring themes and ensuring that lessons learned from complaints are translated into practical service improvements.
- 1.29 Looking ahead, the Company will continue to focus on improving first-stage complaint resolution, enhancing customer communication, strengthening performance monitoring and using customer feedback and complaints data to drive service improvements. We remain committed to ensuring

residents receive high-quality services and that concerns are addressed fairly and consistently in line with the Housing Ombudsman's Complaint Handling Code. The appointment of Pinnacle Group provides an important opportunity to strengthen service oversight, improve accountability and enhance the overall resident experience.